

Case No.:	22-11979
Chapter:	13
Judge:	VFP

\_\_\_\_\_, Russell L. Low, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia  
on 12/19/2024 at 10:00 a.m. at the United States Bankruptcy Court, courtroom  
no. 3B, . (Hearing date must be at least 28 days from  
the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection  
and the sale will be held as proposed.

Proposed Purchaser:	Sandra Tabares
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☐ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Services rendered: Realtor services: listing property, negotiation, etc.

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Russell L. Low, Esq.

Address: Low & Low, LLC 505 Main St., Suite 304 Hackensack, NJ 07601

Telephone No.: 201-343-4040

In re:  
Josue D. Rivas-Torres  
Debtor

Case No. 22-11979-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 15, 2024

User: admin  
Form ID: pdf905

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2024:

Recip ID	Recipient Name and Address
db	+ Josue D. Rivas-Torres, 1210 43rd Street, Floor #1, North Bergen, NJ 07047-2714
519528833	+ Johnny Gamez, 1210 43rd Street, North Bergen, NJ 07047-2714
519528837	LVNV FUNDING/COMENITY BANK/KAY JEWELERS, ATTN: BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 15 2024 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 15 2024 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2024 21:14:53	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519528815	^ MEBN	Nov 15 2024 20:55:49	ACCOUNT RESOLUTION SERVICES, ATTN: BANKRUPTCY, PO BOX 459079, SUNRISE, FL 33345-9079
519528816	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 15 2024 21:07:00	AMERICAN HONDA FINANCE, ATTN: NATIONAL BANKRUPTCY CENTER, PO BOX 166469, IRVING, TX 75016
519534035	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 15 2024 21:07:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519528817	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 15 2024 21:05:00	ASPIRE/EMERGE, ATTN: BANKRUPTCY, PO BOX 105555, ATLANTA, GA 30348-5555
519528819	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 15 2024 21:04:00	BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
519528818	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 15 2024 21:04:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519542089	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 15 2024 21:04:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519528820	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2024 20:59:46	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519528822	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2024 21:07:00	COMENITY BANK/ABARCRORMBIE, ATTN: BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218

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519528823	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2024 21:07:00	COMENITY BANK/EXPRESS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519528824	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2024 21:07:00	COMENITY BANK/PIER 1, ATTN: BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218
519528825	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2024 21:07:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125COLUMBUS, COLUMBUS, OH 43218
519528826	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2024 21:07:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519528827	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2024 21:07:00	COMENITY/MPRC, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519528828	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2024 21:07:00	COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519528830	+ Email/Text: mrdiscen@discover.com	Nov 15 2024 21:04:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
519528829	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2024 21:15:01	DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519533329	Email/Text: mrdiscen@discover.com	Nov 15 2024 21:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519528832	+ Email/Text: bankruptcydepartment@tsico.com	Nov 15 2024 21:08:00	EOS CCA, ATTN: BANKRUPTCY, 700 LONGWATER DR, NORWELL, MA 02061-1624
519528834	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 15 2024 21:06:00	Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081
519528821	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2024 21:14:30	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
519548732	+ Email/Text: RASEBN@raslg.com	Nov 15 2024 21:05:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519528835	^ MEBN	Nov 15 2024 20:56:07	LIBERTY SAVINGS FCU, ATTN: BANKRUPTCY, 666 NEWARK AVE, JERSEY CITY, NJ 07306-2398
519534844	Email/PDF: resurgentbknofications@resurgent.com	Nov 15 2024 20:59:47	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519528839	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 15 2024 21:15:10	MIDLAND MORTGAGE CO, ATTN: CUSTOMER SERVICE/BANKRUPTCY, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648
519528840	+ Email/Text: bankruptcynotification@montereyfinancial.com	Nov 15 2024 21:05:00	MONTEREY FINANCIAL SVC, ATTN: BANKRUPTCY, 4095 AVENIDA DE LA PLATA, OCEANSIDE, CA 92056-5802
519572883	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 15 2024 21:27:03	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519528838	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2024 21:07:00	Midland Credit Management, PO Box 939019, San Diego, CA 92193-9019
519541599	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2024 21:07:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519528841	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2024 21:14:30	PORTFOLIO RECOVERY, ATTN:

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			BANKRUPTCY, 120 CORPORATE BLVD, NORFOLK, VA 23502
519566955	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2024 21:15:05		Portfolio Recovery Associates, LLC, c/o PC RICHARD, POB 41067, Norfolk, VA 23541
519566870	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2024 21:25:53		Portfolio Recovery Associates, LLC, c/o SAMS CLUB, POB 41067, Norfolk, VA 23541
519566874	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2024 21:00:39		Portfolio Recovery Associates, LLC, c/o SYNCHRONY BANK, POB 41067, Norfolk, VA 23541
519528844	Email/Text: signed.order@pfwattorneys.com Nov 15 2024 21:05:00		Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519528847	+ Email/PDF: resurgentbknotifications@resurgent.com Nov 15 2024 21:13:35		RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, POB 10497, GREENVILLE, SC 29603-0497
519528848	+ Email/Text: bankruptcy@signetjewelers.com Nov 15 2024 21:06:00		STERLING JEWELERS, INC., ATTN: BANKRUPTCY, PO BOX 1799, AKRON, OH 44309-1799
519528849	+ Email/PDF: ais.sync.ebn@aisinfo.com Nov 15 2024 21:15:28		SYNCB/HSN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528850	+ Email/PDF: ais.sync.ebn@aisinfo.com Nov 15 2024 21:00:06		SYNCB/LORD & TAYLOR, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528851	+ Email/PDF: ais.sync.ebn@aisinfo.com Nov 15 2024 21:14:12		SYNCHRONY BANK/BANANA REPUBLIC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519528852	+ Email/PDF: ais.sync.ebn@aisinfo.com Nov 15 2024 20:59:44		SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519528854	+ Email/PDF: ais.sync.ebn@aisinfo.com Nov 15 2024 21:14:39		SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528855	+ Email/PDF: ais.sync.ebn@aisinfo.com Nov 15 2024 21:15:30		SYNCHRONY BANK/PC RICHARD, ATTN: BANKRUPTCY, PO BOX 965061, ORLANDO, FL 32896-5061
519528856	+ Email/PDF: ais.sync.ebn@aisinfo.com Nov 15 2024 21:15:13		SYNCHRONY/AMERICAN EAGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528858	+ Email/PDF: ais.sync.ebn@aisinfo.com Nov 15 2024 21:27:01		SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528902	^ MEBN Nov 15 2024 20:57:32		Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519528860	+ Email/Text: bnc-thebureaus@quantum3group.com Nov 15 2024 21:06:00		THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
519528859	+ Email/Text: ClericalSupport@tenagliahunt.com Nov 15 2024 21:05:00		Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
519528864	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com Nov 15 2024 21:00:12		WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
519528865	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com Nov 15 2024 21:15:38		WELLS FARGO-PL&L, MAX F8234F-02F, PO BOX 10438, DES MOINES, IA 50306-0438
519555562	Email/PDF: ais.wellsfargo.ebn@aisinfo.com Nov 15 2024 21:00:12		Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519528831	*+	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
519528836	*+	LIBERTY SAVINGS FCU, ATTN: BANKRUPTCY, 666 NEWARK AVE, JERSEY CITY, NJ 07306-2398
519528842	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLK, VA 23502
519528843	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, 120 CORPORATE BLVD, NORFOLK, VA 23502
519528845	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519528846	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519528853	*+	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519528857	*+	SYNCHRONY/AMERICAN EAGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519528861	*+	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
519528862	*+	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
519528863	*+	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Josue D. Rivas-Torres ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4